

ABSTRACT

The Factors That Affect Decisions About The Granting of Credits Micro Enterprises

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This research aims to find out how big the influence of long businesses, bookkeeping system used, the amount of bail, the economic sector is financed, and the characteristics of the debtor against the decision granting micro credit banking. Long business, bookkeeping systems, the amount of the guarantee, economic sectors financed, and the characteristics of the debtor as the independent variable and the decision granting credit as the dependent variables in the study.

The data collected in a survey by the questionnaire and interview to 150 respondents workers in some banks konvensional. After data collected then done analysis factor by the regression equation is multiple and use program assistance spss 17.0.

Based on the results of analysis undertaken to show that all the independent variable that is long business, system bookkeeping are used, the amount of bail, the economic sector is financed, and the characteristics of the debtor have a positive influence of dependent variable namely the decision to give credit.

Keywords : Long businesses, bookkeeping system used, the amount of bail, the economic sector is financed, and characteristic of the debtor and decisions about the granting of credit